RFP-11-21
Question and Answers
October 4, 2010

Q1. How many of the registered 5,198 Foster Parents currently take advantage of the current program available thru the Association that is mentioned? If this is RFP is to be an excess $5,000 limit over any homeowner policy's coverage we are wondering how many actually purchase the policy from the Association.

A1. Currently only about 300 families have policies with the Association. The program is not something that is currently advertised as available to our foster parents, but we believe that many will take advantage of this once it is known among the foster parents.

Q2. We would like a copy of the Association policy to review coverage wording and exclusions.

A2. The Association policy will not be posted with the documents for the RFP.

Q3. How will this insurance be advertised and made available to Foster Parents once it is in place?

A3. DCS would be willing to provide to potential Foster Parents within their licensing information details concerning this policy. Also DCS would be willing to place information on our website for the Foster Parents to review.

Q4. How many of the 5,000 Foster Parents in IN currently participate in the liability insurance program? Will it be mandatory for any licensed foster parent to participate?

A4. Currently DCS licenses approximately 2800 DCS foster parents only about 300 families participate at this time. We do not know how many of our Licensed Child Placing Agencies provide this service to their foster parents. We do not see this as being a mandatory program.

Q5. Is there detailed past 3 yr. loss history available or will it be made available?

A5. This information is not available.

Q6. Is the $100 per policy inclusive of a $5k liability limit and policy servicing/claims servicing fees?

A6. Yes.

Q7. Will you accept a proposal that has one policy with all foster parents named as additional insureds?

A7. Yes.

Q8. Is liability currently on a claims made basis?

A8. We are not sure what you are asking please clarify.

Q9. Who is the current insurance provider?

A9. Foster Parent Liability Insurance is underwritten by Scottsdale Insurance Company through Conner Insurance Agency

Q10. Will insurance carrier be assigned or will determination be broker only?

A10. Either depends on the responses received.

Q11. Does current insurance program have a common renewal date?

A11. There is not a common renewal date at this time.

Q12. Priller & Associates, Inc. is a registered Indiana WBE that holds a Life & Health Insurance license and past experience in setup, administration and supporting insurance services. I would like to find a prime to partner with on this RFP. Could you provide names of likely prime respondents? Otherwise, would you entertain a bidders conference for this RFP?

A12.   At this time we do not know likely prime respondents. Due to time constraints with this RFP we will not be able to do a bidder's conference. Questions were submitted by Huntington Insurance, Financial Life Strategies LLC, and Wells Fargo Insurance Services.

Q13. May the policy be written as a master policy w/ individual foster families certificated as added?

A13. The policy can be written as a master policy with individual foster families as certified as added holders.

Q14. How will manuscripted policy forms be comparatively evaluated?

A14. We will be evaluating the proposed policies based on the specific requests listed in the RFP. We will review the proposed policy to see if it meets the specifications as a manuscripted or standard policy.

Q15. Is a copy of the existing policy written through the trade association available for review?

A15. We will not have a copy of the existing policy posted with the Q&A.

Q16. How will the carrier interface with the DCS as to: confidentiality of privacy information, confirmation of status of placements, duration of placement, changes in location of placement?

A16. DCS will work with the respondent to construct and aggregate profile of our wards for risk management/actuarial purposes. We are not able to provide confidential information concerning the child(ren) under care by a Foster Parent. DCS will be able to provide confirmation if a ward was under the care of a Foster Parent during the timeframe of the act(s) subject to a claim. The respondent will have a contact point within the agency for all correspondence.

Q17. What claim reporting standards will the DCS desire to see?

A17. DCS would like to be provided the name of the claimant and the name of the ward. Also DCS would like to be provided the nature of the claim and the amount of the claim. This report would be necessary on a monthly basis.

Q18. If the program were voluntary, can a minimum level/number of participation be required?

A18. The program will be voluntary and DCS will not require a minimum level/number of participants.

Q19. If mandatory, will a common anniversary be used? and if so, how will new placements be added?

A19. Placements will not be done mandatory and each participant will have an anniversary date based on when the specific policy is written or the foster family is added to the master policy. Placements will be added at the request of the foster family. How to add the foster family to the policy should be described by the respondent in their proposal.

Q20. If mandatory and no common anniversary, what will the expectation as to coverage being bound be?

A20. Not mandatory to be used by foster families.

Q21. How will premiums for policies be collected? For instance by the DCS and then one check to the insurance company or direct to the insurance company from individual insureds.

A21. The premiums should be billed to DCS on a monthly basis for new additions. DCS will be paying the premiums for the foster families utilizing the program.

Q22. If the premiums are sent directly to the insurance company from the insureds will there be latitude in the budget for administrative fees paid by the DCS in addition to the premiums?

A21. The premiums will be paid directly on a monthly basis by DCS.